



Achieve Virtual

Education Academy

Personal Financial Responsibility

Instructor Information

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Course Description

Personal Financial Responsibility addresses the identification and management of personal financial resources to meet the financial needs and wants of individuals and families, considering a broad range of economic, social, cultural, technological, environmental, and maintenance factors. This course helps students build skills in financial responsibility and decision making; analyze personal standards, needs, wants, and goals; identify sources of income, saving and investing; understand banking, budgeting, record-keeping and managing risk, insurance and credit card debt. A project based approach and applications through authentic settings such as work based observations and service learning experiences are appropriate. Direct, concrete applications of mathematics proficiencies in projects are encouraged.

- Recommended Grade Level: 10, 11, 12
- Recommended Prerequisites: none
- Credits: 1 credit per semester, 1 credit maximum
- Counts as a Directed Elective or Elective for all diplomas
- Qualifies as a quantitative reasoning course

Required Materials

- Internet-capable device

- Reliable high-speed Internet access
 - List all materials necessary to complete this course (including books, webcam, microphone, etc.).
 - Tip: Link text to outside URL (library, Amazon, etc.) for easier student purchase or rental.
 - Other required reading will be made available via the Wayne Learning Hub.
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Course Objectives

Upon successful completion of this course, students will:

- Explain how individuals demonstrate responsibility for financial well being over a lifetime
- Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency
- Set measurable short-term, medium-term, and long-term financial goals
- Describe the actions a victim of identity theft can take to restore personal security
- Investigate and demonstrate ability to apply for financial assistance for post-secondary education (FAFSA, Scholarships, grants, etc.)
- Analyze effect of various saving strategies

Student Expectations

Students are responsible for reading all emails and responding if requested

Students are responsible for following pacing guides and submitting assignments in a timely fashion

Attendance and Assignments

Students will be required to complete and submit all assignments online via the Wayne Learning Hub. In certain instances you will be asked to work with other students and those group members will need your participation. Please communicate with your teacher frequently.

Students may log into the Wayne Learning Hub on their own time and work at their own pace. Students are expected to log in and work a minimum of 5 days a week. All assignments and the final are due by the end of the semester.

Resubmitting Assignments

If you are asked to resubmit an assignment for a higher grade, you will have 48 hours from the time you receive feedback to do so. Students who are not on pace according to the pacing guide will not be able to re-submit work for a higher grade.

Use of Help-Seeking Strategies

Students are encouraged to use “help-seeking” strategies, such as connecting with other classmates via threaded discussions, emailing or calling the teacher, etc. whenever possible.

Grading Scale

Description	Value on a 4-Point Scale	Percent Based	Letter Grade
Exemplary	4.00	93-100	A
	3.67	90-92	A-
Proficient	3.33	87-89	B+
	3.00	83-86	B
	2.67	80-82	B-
Progressing	2.33	77-79	C+
	2.00	73-76	C
	1.67	70-72	C-
Danger of Failing	1.65	65-69	D
Failing	0	0-64	F

Online Communication Guidelines

Communication with the Teacher

It is important to remember that while the Internet is available 24 hours a day, your teacher and other students are not. You can expect that your teacher will respond to email messages, texts, or phone calls within 24 hours during the week and may not be able to respond on weekends.

Your success in this course will rely on your ability to communicate with the teacher. It is important to remember that your teacher cannot see the confused, frustrated, or unhappy expressions on your face if you experience problems in the course like they might be able to in

a face-to-face environment. You **MUST** communicate with your teacher so that he/she can help.

Interacting with Others in Class

As you participate in online discussion forums, it is important to demonstrate respect and professionalism. Always communicate in a professional tone whether in private conversation with your teacher or on a public forum with other students.

Policies and Procedures

Administrative Withdrawal and Incomplete Courses

A basic requirement of this course is that you will attend and participate regularly. Keep in touch with me if you are unable to participate or regularly complete assignments. If you stop attending, you will be submitted to the Achieve Virtual office for truancy and subsequent action will be taken.

Incomplete courses will result in receiving an F for the class.

Plagiarism

Cheating and plagiarism are considered very serious offenses by the faculty and staff of Achieve Virtual Education Academy and the M.S.D. of Wayne Township. A student cheating for the first time may receive loss of credit for the assignment. The second offense may result in a failing grade for the course and/or disciplinary action.

Plagiarism is taking the ideas and/or work of someone else and claiming them as your own. Any student who fails to give credit for ideas or materials taken from another source is guilty of plagiarism. Plagiarism and/or academic dishonesty, including copying or collaborating with other students on any assignment, unless otherwise advised, will absolutely not be tolerated.

Pacing Guide

Use this pacing guide as a tool to help you stay organized and complete the course before the end of the course. The following pacing guide is based on the length of a full semester. If you start late, you will have to adjust this guide to complete all assignments before the end of the semester. Your teacher can help you with this.

Week	Lessons to Complete
1	Do this first; Financial Goals Study Guide; Paying for higher Education
2	Invest in Yourself Study Guide; Vocabulary for Depository Institutions
3	Vocabulary for Fundamentals of investing
4	Savings Tools Study Guide; Rule of 72 Study Guide
5	Vocabulary for Choosing to save
6	Savings and Investing Children's Book Project
7	Credit report vocabulary
8	Credit Basics vocabulary
9	Credit Card Comparison; Find the Fees
10	Unit 2 Final Project
11	Identity Theft Vocabulary
12	Identity Theft Presentation
13	Major Expenditures Study Guide
14	LandLord Tenant Activity
15	How to Buy a House
16	Play game; Housing Quiz
17	Vocabulary for Estate Planning
18	Final

Proctored Final Exam

Achieve Virtual Education Academy requires a proctored final be administered and passed before course credit can be given to a student. All class assignments must be completed with a passing score before access to the final exam will be given.

Achieve will provide open lab time at Ben Davis High School for students who are local to come in and take their final(s). Students are responsible for setting up a proctored final if they

cannot make it to Ben Davis High School during one of those times. Information about how to set up a proctored final will be shared as you complete the course.